

## Exhibit 66

Plaintiffs' Corrected Averment of Jurisdictional Facts and  
Evidence and/or Statement of Facts as to Defendant Al Rajhi Bank  
Pursuant to Rule 56.1



## **Intelligence Report**

*Office of Transnational Issues*

*11 January 1999*

### **Usama Bin Ladin: Some Saudi Financial Ties Probably Intact**

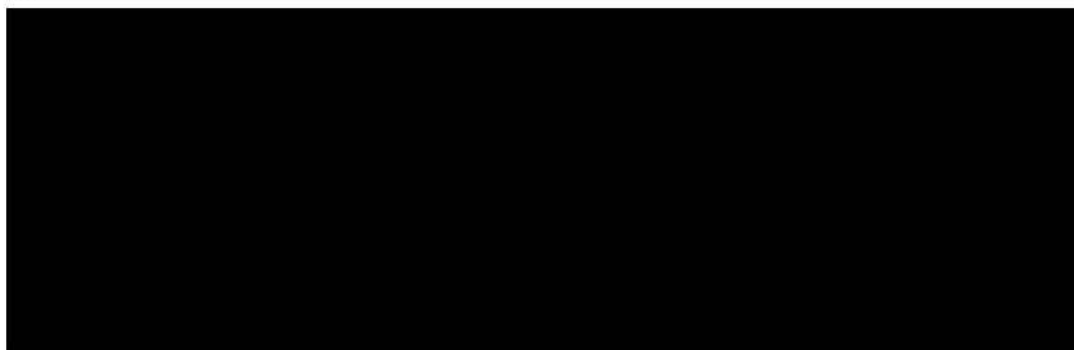
Despite his formal exile from Saudi Arabia in 1994, Usama Bin Ladin still maintains personal--and probably financial--ties to the Kingdom via his family and possibly through an assortment of merchants, officially sponsored nongovernmental organizations (NGOs), and clerics based in Saudi Arabia. Although Usama's family has publicly rejected his extremist activities since the early 1990s, [REDACTED] he continues contact with his mother, family patriarch and half-brother Bakr Bin Ladin, and other family members. In addition, Usama apparently left behind an undetermined stock of financial assets that were frozen by Riyadh in late 1996.

[REDACTED]

**Bin Ladin may derive financial support from family members:**

[REDACTED]

[REDACTED]



- Half-brother Qasim is a leader of the al-Qa'ida organization, [REDACTED] in Saudi Arabia and Sudan in recent years in connection with fundraising for the Usama Bin Ladin-backed charity Maktab al-Khidamat. Qasim reportedly supervises two al-Qa'ida training camps in Afghanistan.
- Usama may have contact with half-brother Haydar, [REDACTED] Haydar is an executive of the Saudi Bin Ladin Construction Group who also sits on boards of directors of several Islamic financial institutions--some of which have been used by al-Qa'ida members, according to all-source intelligence. [REDACTED]

[REDACTED] foreign offices of several Saudi-based NGOs have been infiltrated by al-Qa'ida operatives. [REDACTED]

[REDACTED] As a result, funds from several Saudi NGOs continue to be diverted to al-Qa'ida and other Islamic extremists. Saudi NGOs with the strongest links to Usama include:

- The International Islamic Relief Organization (IIRO) funds a military camp associated with Usama, [REDACTED]

[REDACTED] offices of Al Haramayn in Albania, Azerbaijan, Bosnia, Kenya, and Tanzania have been used by al-Qa'ida.



- [REDACTED] the Muwafaq Foundation [REDACTED]



[REDACTED]

Several other Saudi-backed NGOs have questionable, though less direct, ties to Usama Bin Ladin--including the Muslim World League, the Iqra Foundation, the Saudi High Commission - Bosnia Herzegovina, World Assembly of Muslim Youth, Stalk of Goodness, and Al-Waqf al-Islami. [REDACTED]

Usama may obtain financial support or be involved in commercial ventures with some members of the Jeddah business community--many of which have links to financial institutions:

- [REDACTED]
- Possible Usama Bin Ladin contact Muhammad Abduh Yamani is a board member on several Islamic financial institutions that are owned by his brother-in-law Shaykh Kamel, [REDACTED].
  - [REDACTED] al-Qa'ida members have held accounts at the Al Rajhi Banking and Investment Company. [REDACTED]
  - Ahmed Salah Jamjoom owns a company in Jeddah that may have conducted business with Usama's Al Hijra for Construction and Development in Sudan, [REDACTED]

Usama apparently is reaching out to the Saudi religious community to curry religious support for his political message or to use these figures as messengers to the Al Saud. [REDACTED]

[REDACTED] a few Saudi Government officials may support Usama Bin Ladin. Nevertheless, the reporting on such officials is too sparse to determine with any accuracy their support for Usama or al-Qa'ida. [REDACTED]



## Introduction

Usama Bin Ladin's terrorist network--known as al-Qa'ida (the base)--has cells or is otherwise represented in some 60 countries. Usama's strongest personal--and probably financial--ties, however, are to Saudi Arabia. Most of his half-brothers--including Bakr, Yahya, Salih, and Haydar, who are executives of the prominent Saudi Bin Ladin Construction Group, according to *Dunn & Bradstreet*--live in Jeddah, as do his mother and many of his half-sisters (see Appendix for a listing of Saudi Bin Ladin Group companies). During the 1980s and early 1990s, Usama's family--with the acknowledgment and support of the Saudi Government--financed and sometimes provided logistical support for his Afghan war exploits. According to Egyptian press reports, half-brother Tariq was with Usama in Afghanistan in 1989 and the two brothers established the Afghan Arabs Organization in Saudi Arabia to help Usama fund the mujahedin. During that time, Usama also forged ties to Saudi-based nongovernmental organizations (NGOs), wealthy Jeddah-based businessmen, clerics, and government officials who were interested in aiding Afghan and other Islamic causes. [REDACTED]

Since the early 1990s, Usama's family in Saudi Arabia has publicly disowned him and rejected his involvement with terrorist groups, a posture most recently exemplified by several Bin Ladin family apologies after the bombings of the US Embassies in Nairobi and Dar es Salaam. At various times, the family has offered monetary rewards to bring Usama to justice [REDACTED]

- Usama maintained direct contact with some family members and an assortment of other Saudis [REDACTED]
  - [REDACTED] a minimal financial and logistical support structure for Usama exists among legitimate Saudi circles.
- [REDACTED]



# USAMA BIN LADIN: POSSIBLE SAUDI CONTACTS AND FINANCIAL LINKS

## FAMILY

### MOTHER

— AL'YA AL ATTAS

### HALF-BROTHERS

— BAKR BIN LADIN  
— TARIQ BIN LADIN  
— QASIM BIN LADIN  
— HAYDAR BIN LADIN

### SON

— ABDALLAH BIN USAMA BIN LADIN

### BROTHERS-IN-LAW

— SAAD AL SHARIF  
— MUHAMMAD JAMAL KHALIFAH

Al Qa'ida Members

## SAUDI-BACKED CHARITIES

### OF PRIMARY CONCERN

— INTERNATIONAL ISLAMIC RELIEF ORGANIZATION  
— AL-HARAMAYN  
— LAJNAT AL-BIR AL-ISLAMIYA  
— MUWAFAC FOUNDATION  
— MUSLIM WORLD LEAGUE  
— IQRA FOUNDATION  
— ISLAMIC RELIEF AGENCY (JEDDAH OFFICE)  
— SAUDI HIGH COMMISSION BOSNIA/HERZEGOVINA  
— WORLD ASSEMBLY OF MUSLIM YOUTH  
— AL-WAQF AL-ISLAMI

## SAUDI BUSINESS COMMUNITY

— SALAH AL-DIN AHMAD IDRAIS  
— KHALID BIN MAHFOUZ  
— MUHAMMAD ABDULH YAMANI  
— SALEH ABDULLAH KAMEL  
— AL RAJHI FAMILY  
— AHMED SALEH JAMJOM

## CLERICS

— ABD AL-AZIZ BIN ABDALLAH BIN BAZ  
— MUHAMMAD BIN SALIH AL-UTHAYMIN  
— ALI ABD AL-RAHMAN AL-HUDHAYET

Link to Bin Laden's spiritual house



### Family Contact and Personal Financial Ties

Despite the Bin Ladin family's public disavowal of Usama Bin Ladin and his activities, strong family ties that characterize Arab culture may make it difficult for some family members to turn him away. Family friends acknowledge Usama's continued contact with family patriarch Bakr Bin Ladin, with his half-sisters, and with his mother, Alya al-Attas, [REDACTED]

[REDACTED]. These contacts probably are taking place with the knowledge of Senior Saudi princes, including Interior Minister Nayif.

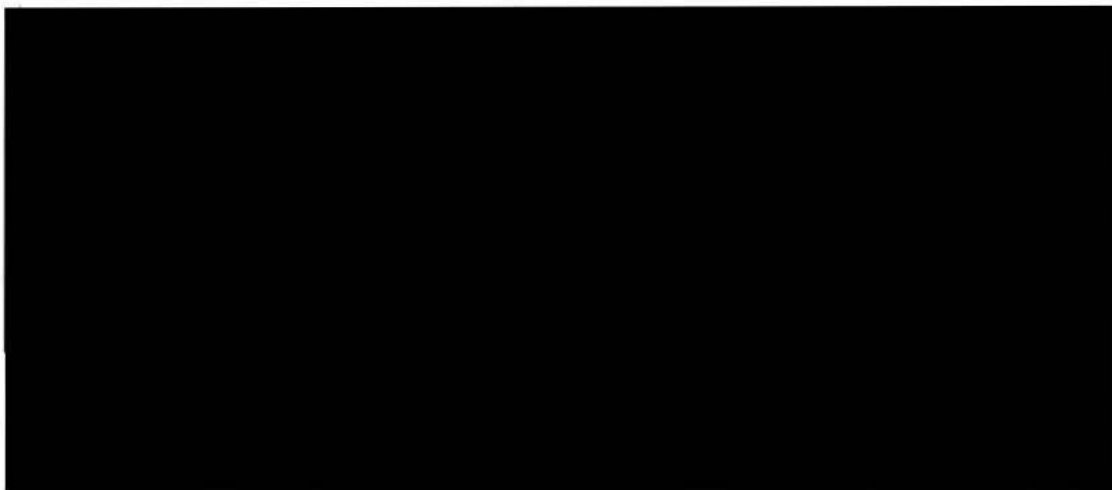
[REDACTED]

Usama's Frozen Assets. Usama Bin Ladin apparently left an undetermined stock of financial assets in the Kingdom, some of which was initially derived from family members. [REDACTED] Saudi investigation and subsequent freezing of his finances in Saudi Arabia sometime between mid-1996 and early 1997:

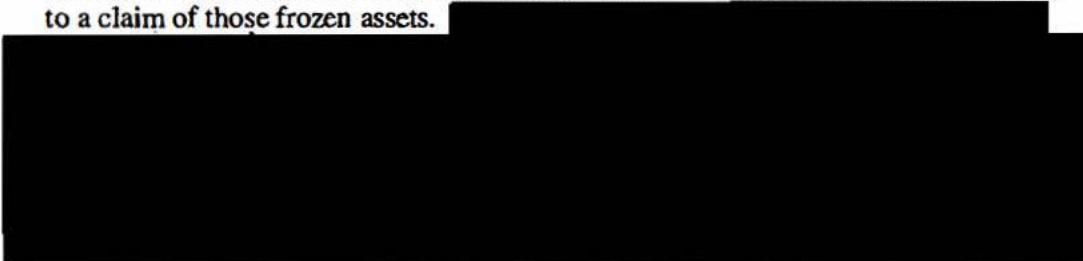
[REDACTED]

[REDACTED] During an August 1996 interview, Usama reportedly told the editor of an Arab newspaper in London that his assets in Saudi Arabia were frozen, as was his proceeds from the sale of his stock in Bin Ladin Construction Group enterprises. [REDACTED]

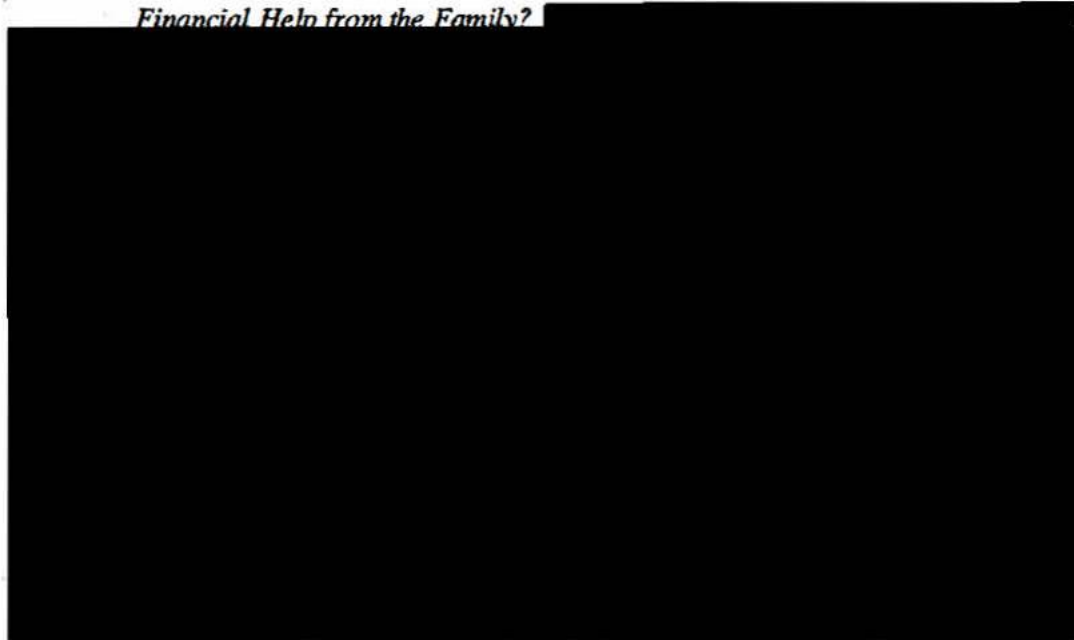
<sup>1</sup> Usama's father, the late Muhammad bin Awad bin Ladin, had 25 sons and 29 daughters. Usama was the only son he had by Alya al-Attas, a Syrian. [REDACTED]



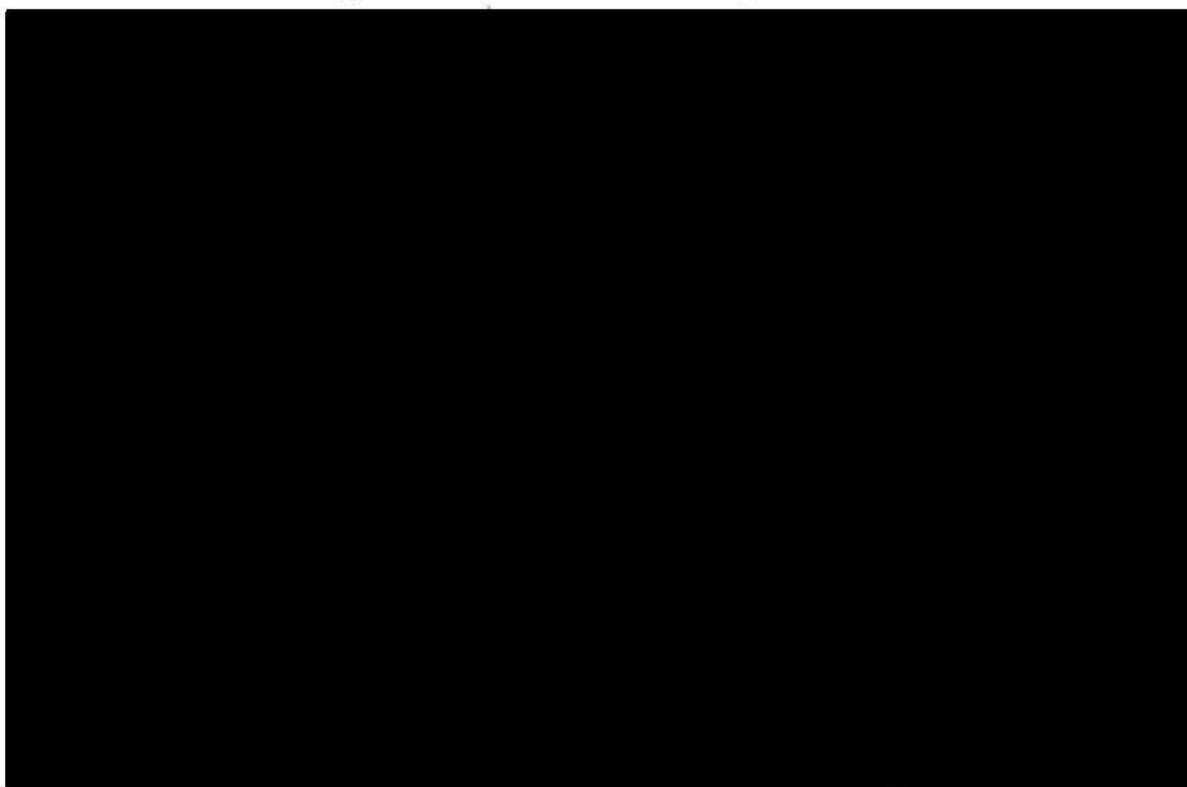
Since the freeze, the Saudi Government reportedly has had a difficult time keeping the funds out of the hands of Usama's family who, according to Saudi law, is entitled to a claim of those frozen assets.



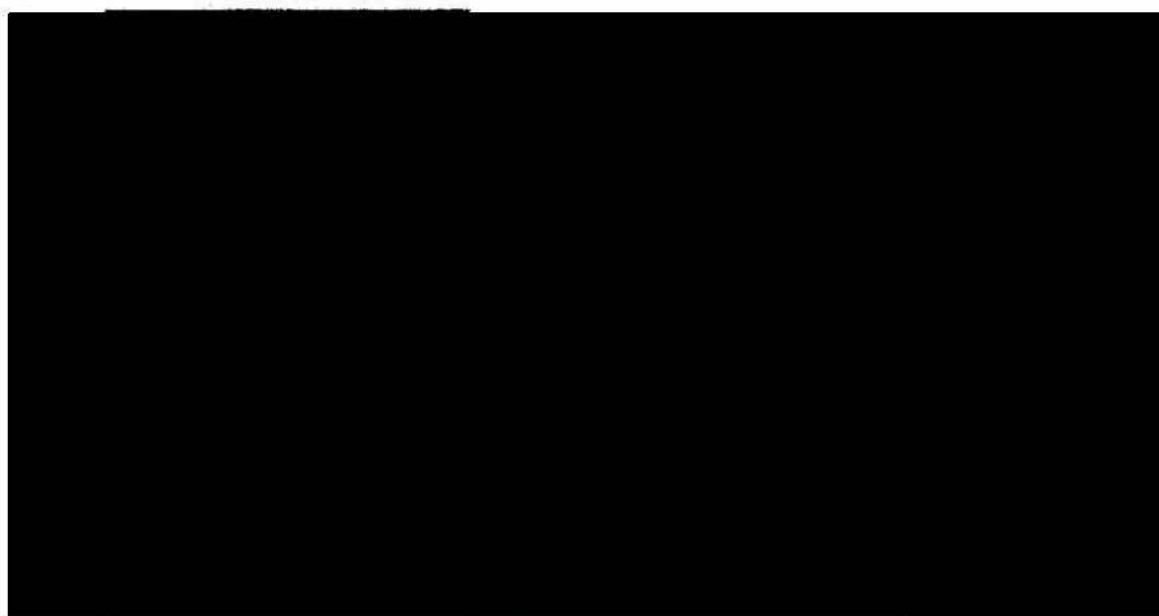
*Financial Help from the Family?*







Usama Bin Ladin may be involved financially with other family members, such as brother-in-law Muhammad Jamal Khalifah in Jeddah, Geneva-based half-brother Yeslam Bin Ladin, and half brother Qasim Bin Ladin. In addition:



- Half-brother Qasim Bin Ladin is a leader of the al-Qa'ida organization, [REDACTED] Qasim supervises the [REDACTED] training camp in Paktia Province, Afghanistan. [REDACTED]

[REDACTED] In May 1996, Qasim Bin Ladin helped raise \$10 million in Sudan for Sayyaf's Ittihad-i-Islami Barai Azadi Afghanistan (IULA) party;

[REDACTED] the money was deposited into accounts at branches of Habib Bank, Mashreq Bank, and Emirates Bank International in Pakistan. The account at Habib bank reportedly was affiliated with a fund for orphans.

- Half-brother Haydar Bin Ladin is an executive of the Saudi Bin Ladin Construction Group, a board member of an Islamic banking group, and owner of several other enterprises. [REDACTED]

[REDACTED] Haydar Bin Ladin is a director of the Geneva-based Dar al-Maal al-Islami (DMI), the holding company for network of Faisal Islamic Banks operating worldwide. Haydar is a director of the Cairo-based Faisal Islamic Bank of Egypt, for example, which was singled out by Egyptian President Mubarak in a May 1993 meeting with King Fahd as a repository for funding [REDACTED]



from Saudi Arabia for Egyptian extremist groups--including those funded by Usama Bin Ladin. Haydar Bin Ladin also holds board positions on the Bahrain-based Islamic Investment Company of the Gulf and Faysal Islamic Bank of Bahrain, both of which are DMI subsidiaries. Some DMI subsidiaries have been used by al-Qa'ida, although there is no reporting to indicate that Haydar is aware of Usama's use of these financial institutions.<sup>5</sup> In addition, Haydar is Managing Director of Arab Islamic Bank, which owns 20 percent of the Arab Albanian Islamic Bank an institution in Tirana and used by local members of Egyptian terrorist groups and offices of Saudi-based NGOs that have been infiltrated by these groups. [REDACTED]

### Bin Ladin Ties to Saudi NGOs

[REDACTED] the Government of Saudi Arabia has been a key source of financial support to Islamic extremist groups and mujahedin movements operating worldwide, often through humanitarian organizations. Much of the financial support was provided to promote the Kingdom's foreign policy goals, dissuade terrorist groups from mounting operations on Saudi soil, and to counter Iranian influence in extremist organizations. During the mid-1990s [REDACTED] the exploits of Islamic radicals like Usama Bin Ladin convinced the government of the need to clamp down on private individuals and NGOs whose financial support was contrary to Saudi national interests but perceived by outsiders as reflecting the intent of the Saudi Government. Although Riyadh has closed foreign offices of some NGOs and fired employees, it has not shown an ability to halt diversions of funds by employees of the NGOs who use their positions to support extremist organizations. Despite denials of bankrolling radical Islamic groups by the most prominent Saudi NGOs, the organizations generally lack satisfactory oversight of their field offices and staff. Saudi NGOs--and Gulf NGOs generally--practice poor internal auditing procedures and rarely follow up to ensure that their financial support is spent on intended projects. Moreover, some of these charities are directed by and derive a substantial portion of their budgets from Saudi princes and wealthy merchant families, at least some of whom maintain a deeply conservative outlook toward Islam, Israel, and the West [REDACTED]

<sup>5</sup> Dar al-Maal al-Islami is co-located in Geneva with its wholly owned subsidiary, Faisal Finance (Switzerland) SA--an Islamic investment house operating on Islamic principles for high-net worth clients. [REDACTED]

### Saudi-Operated NGOs of Primary Concern

[REDACTED] al-Qa'ida has infiltrated offices of several Saudi-based nongovernmental organizations—especially NGOs in Afghan and Pakistan offices. Usama's familiarity with NGOs in this region no doubt stems from his operation of the Maktab al-Khidamat in Pakistan, which probably had numerous contacts with Saudi and other Gulf charities with respect to aiding Arabs in Afghanistan. [REDACTED] funding for Arabs in Afghanistan from the IIRO, Lajnat al-Bir, and other unspecified NGOs originates in Saudi Arabia and reportedly is transferred through banks in Peshawar; the accounts--reportedly at branches of Mashreq Bank, Emirates Bank International, and Habib Bank--are the same as those that have received Usama's money. All-source intelligence suggests that several Saudi NGOs are funding conduits for al-Qa'ida or have been penetrated by Usama's network. Those of greatest concern include the International Islamic Relief Organization (IIRO), Al-Haramayn Islamic Foundation, Lajnat Al-Bir Al-Islamiya (LBI), and the Muwafaq Foundation:

International Islamic Relief Organization. Based in Jeddah, IIRO is a subsidiary of the Muslim World League (MWL) and one of the most prominent Islamic NGOs based in the Gulf. [REDACTED] IIRO Director General Adnan Khalil Basha is a former MWL official. [REDACTED] the IIRO receives no funding from the Saudi Government, although prominent government officials donate generously to its \$50 million annual budget. The IIRO maintains offices in more than 90 countries with extensive representation in Afghanistan, Bosnia, and Pakistan, where it has supported humanitarian efforts related to the Afghan and Bosnian conflicts. Usama Bin Ladin apparently has extensive contact with Afghani and Pakistani offices of the IIRO; it is not clear that IIRO headquarters in Jeddah is witting of these contacts:

[REDACTED]




- [REDACTED]
- [REDACTED] 1997, [REDACTED], Usama employed an Algerian named Abu Zayid who worked at an IIRO office, presumably in Yemen. [REDACTED]


- Usama uses the IIRO office in Baku, Azerbaijan to obtain travel documents for mujaheedin to fight in Chechnya. [REDACTED]


Communications between the IIRO's headquarters and field offices has been poor, [REDACTED]

*Al Haramayn Islamic Foundation.* Al-Haramayn is a nonprofit, private organization accredited by the United Nations High Commission for Refugees and financed by individual Saudi Salafi shaykhs. The NGO is headed by Saudi national and Salafi leader 'Abd Al-Rahman Bin 'Aqil and by the Saudi Higher Commission for Charities. Saudi Arabia's Secretary of State for Islamic Affairs, Shaykh Salah Bin 'Abd-Al-'Aziz, is entrusted with supervising Al-Haramayn; [REDACTED] however, its charitable activities are supervised by the IIRO. [REDACTED] Al-Haramayn's branches worldwide officially provide aid to refugees--including apartments, houses and other lodging, refugee camps, medical assistance, food and clothing. [REDACTED]

Employees at Al Haramayn offices in Albania, Azerbaijan, Kenya, and possibly Tanzania, have been funded by or have acted on behalf of Usama Bin Ladin:



 the Al-Haramayn office in Nairobi was a front for the Al-Ittihad Al-Islami, an Usama Bin Ladin-backed Islamic insurgent group engaged in politically motivated violence in Somalia and Ethiopia.





[REDACTED]

Al Haramayn offices have supported other terrorist groups. [REDACTED] for example, it has been particularly involved in providing financial and logistical support to the Bosnian mujahedin. [REDACTED] the NGO also has associated with Egyptian terrorists. Ayman Al-Zawahiri--the [REDACTED] was a onetime Al Haramayn leader. [REDACTED]

Lajnat al-Bir al-Islamiya (Islamic Piety Committee). Headquartered in Jeddah, LBI was founded in 1988 and is a close affiliate of the Saudi World Assembly of Muslim Youth (WAMY). LBI maintains a second Saudi office in Riyadh, and two offices in Taloqan and Kunduz, Afghanistan. It has other offices in Russia, Pakistan, Azerbaijan, Tajikistan, Uzbekistan, Kazakhstan, and Turkmenistan. [REDACTED]

[REDACTED]

[REDACTED]

Usama has funded LBI's offices in Afghanistan and probably Pakistan [REDACTED]

[REDACTED]

*Muwafaq Foundation.* Although registered in Jersey, The Channel Islands, the Muwafaq Foundation is a Saudi-run NGO with offices in Afghanistan, Albania, Bosnia, Croatia, Pakistan, Sudan, and branches throughout Europe. Its office in Jeddah is headed by Yassin Qadi, a.k.a. Qazi Yasin. [REDACTED]

[REDACTED] Muwafaq has received funding from Usama Bin Ladin and the Qadi family, as well as from unspecified sources in Austria, Germany, and Saudi Arabia. In turn, the charity finances its offices in Bosnia and Zagreb and Maktab al-Khidamat offices in Peshawar. [REDACTED]

[REDACTED]

- The Muwafaq Foundation apparently receives some form of support from the Saudi Bin Mahfouz family, which is the principal owner of the Jeddah-based National Commercial Bank (NCB). [REDACTED]

[REDACTED] Yassin Qadi, 'Abd al-Rahman Bin Khalid Bin Mahfouz--the son of NCB Chairman Khalid Bin Mahfouz--and Rayes Ahmed Bin Mahfouz sued [REDACTED]

[REDACTED]

[REDACTED]



[REDACTED]

the UK-based magazine *Africa Confidential* for publishing an article in 1995 alleging that the Muwafaq Foundation supported and possibly carried out terrorist activities in Sudan, Bosnia, Malaysia, and Afghanistan. A senior editor noted that the magazine's journalists had received information that Qadi was particularly involved with terrorist activities. Three other Saudi nationals--Talal Mohammed Badkook, Mohamed Ali El Gari Bin Eid, and Abdul Gani Al Khariji--were named as plaintiffs in the lawsuit.

- [REDACTED] Muwafaq is a shareholder in the Animal Resources Bank (ARB) in Sudan, an institution that [REDACTED] is one-third owned by Usama. [REDACTED]

[REDACTED] the office of the director of the Muwafaq Foundation was transferred to Kuala Lumpur, where Malaysian national Wan Muhammad Hasni Wan Sulaiman became the Muwafaq representative. [REDACTED] Sulaiman is a founder and director of the Kuala Lumpur-based Abrar Group International (AGI), an Islamic investment house, and is the President and CEO of Abrar Investments in Stamford, Connecticut. [REDACTED] Yassin Qadi is on the board of directors of AGI which wholly owns its US subsidiary.

[REDACTED]

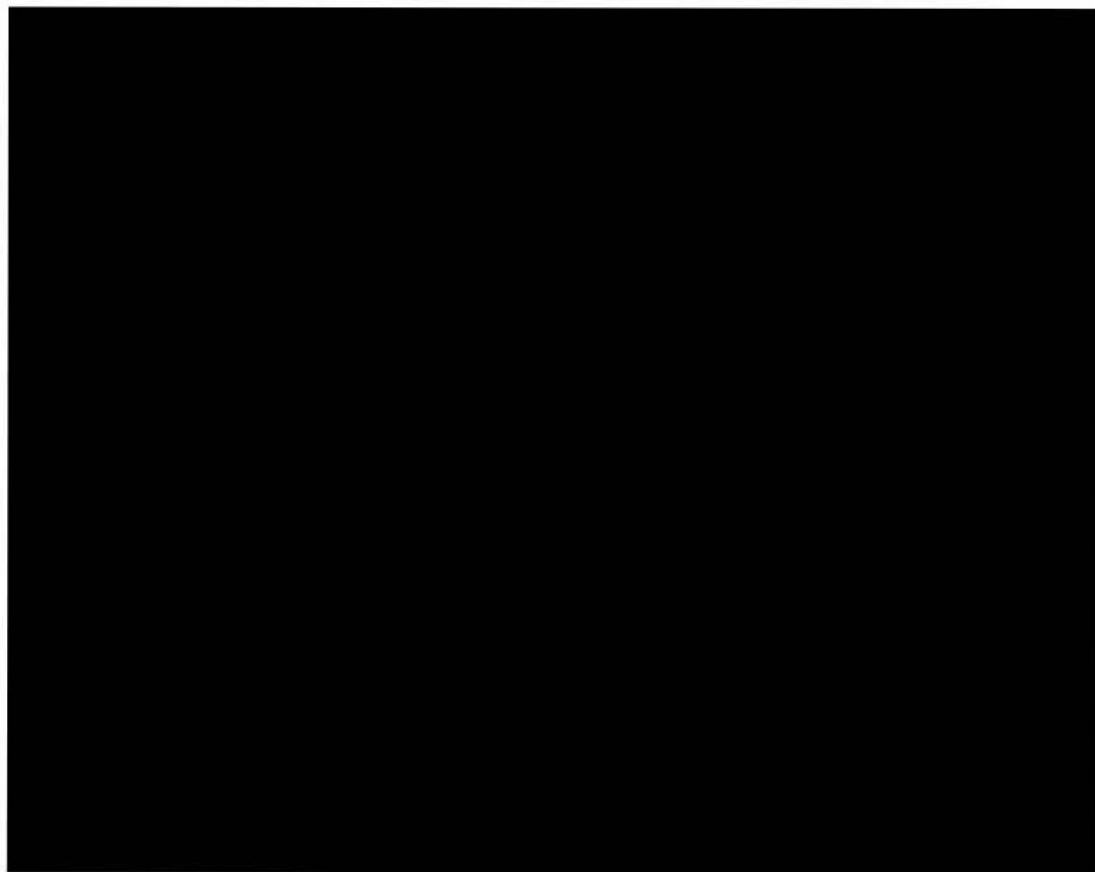
#### **Saudi-backed NGOs With Possible Ties to Usama Bin Ladin**

Several other Saudi-backed NGOs have questionable, though less direct ties to Usama Bin Ladin:

*Muslim World League.* The MWL was founded in 1962 to oppose communism, spread the teachings of Islam, and defend Islamic causes, according to the NGO's publications [REDACTED]. The charity has offices in more

than 30 countries. It is the parent organization of the IIRO and WAMY and is affiliated with more than a dozen other NGOs worldwide. The MWL's annual budget is derived entirely from the Saudi Government and the NGO is frequently used by Riyadh as a mouthpiece for the government's official stance on Islamic causes. According to Saudi Government guidelines, 20 percent of the MWL's budget--which usually totals around \$26 million a year--must be spent on mosque construction; significant funds also have been spent on scholarships for Islamic students and other Islamic educational supplies. MWL officials admit, however, that the lack of strict auditing procedures has made diversions of funds a problem. [REDACTED]

The MWL apparently has been used as a cover organization for several of Usama's associates:



Iqra Foundation. [REDACTED] the Iqra Foundation was established by the wealthy Shaykh Saleh Abdallah Kamel and his brother-in-law, Shaykh Mohamed Abduh Yamani, to finance Islamic educational projects. [REDACTED]



[REDACTED] Shaykh Kamel owns the Jeddah-based Dallah Al-Baraka Group--a \$4.5 billion conglomerate involved in Islamic banking, construction, and other industries.<sup>9</sup> [REDACTED]

[REDACTED] the "Iqra Charitable Agency" was among a handful of organizations that provided funding for the Usama Bin Ladin-backed Al-Ittihad Al-Islami insurgent group based in Somalia. [REDACTED]

- Iqra's charitable, and possibly financial, activities are carried out via the London-based Iqra Trust, whose board of trustees is chaired by Muhammad Abduh Yamani. Another member of the board is Dr. Naji Nazir, a director of the Al Baraka Investment Company in London and Albaraka Bancorp (Texas) in Houston.

In a 1993 discussion with King Fahd on the financing of extremist organizations, Egyptian President Mubarak unflatteringly singled out Usama's half-brother, Tariq Bin Ladin, for his role in helping the Afghan mujahedin via the "Iqra Institute," which he operated in Afghanistan, according to press reports. It is not clear whether Mubarak was referring to a branch of this foundation. [REDACTED]

Islamic Relief Agency (ISRA). ISRA has an office in Jeddah and is supported by Saudi Arabia's Muslim World League, but is a Khartoum-based NGO largely under the control of the Sudanese National Islamic Front [REDACTED]. Headed by Dr. Said Abdallah Said, ISRA maintains offices throughout the Middle East and Africa. [REDACTED] the Afghan and Pakistani offices have been infiltrated by al-Qa'ida and work closely with personnel from the IIRO, LBI, and Maktab al-Khidamat. The ISRA also maintains offices in Europe--including several in the United Kingdom--and in the United States.

[REDACTED], Usama has channeled financial

<sup>9</sup> Before he departed Sudan, Usama Bin Ladin held an account in his own name at Al Baraka Bank (Sudan) in Khartoum, [REDACTED] which is owned by Shaykh Kamel and Dallah al-Baraka. Through Dallah al-Baraka, Kamel also is a major shareholder in the Jordan Islamic Bank in Amman and Bayt al-Mal, a finance house on the West Bank. Both of these institutions are alleged to be key conduits for funding the Islamic Resistance Movement (HAMAS) [REDACTED]



[REDACTED]

support to extremists in Sudan through ISRA and its branches. [REDACTED]

[REDACTED]

[REDACTED]

- Mohammed Jamal Khalifah--Usama's brother-in-law who heads the Jeddah-based Innocent for Trading Company--was the director of the ISRA office in Manila during the late 1980s, [REDACTED]

Saudi High Commission - Bosnia & Herzegovina (SHC). The SHC is primarily involved in providing food and medicine to Bosnian Muslims in Sarajevo and Bihac. [REDACTED] the SHC office in Sarajevo was co-located with the Al Haramayn office. [REDACTED] the SHC also is the primary source of funds for the militant Bosnian Mujahedin Organization (BMO) in Bosnia. The head of the Bosnian office of the SHC, Shavkh Naser, reportedly is the BMO's chief financial advisor. [REDACTED] the BMO has close ties to the Gama'at al-Islamiyya in Bosnia and is linked to Usama through a London-based Bin Ladin supporter known as Abu Hamza al-Masri, associated with the Finsbury Park Mosque, who had previously associated with the Algerian Armed Islamic Group. [REDACTED] other current and former SHC officers who are supporters of Bin Ladin, including Saudi national Abdul Aziz al-Said--the former director of SHC in Bosnia. [REDACTED] al Said was the General President of the Administration for the Prevention of Vice and Promotion of Virtue as of late 1992. [REDACTED]

[REDACTED] Usama Bin Ladin has financed two militant factions of the mujahedin in Bosnia and probably contributed additional support via the Society for the Revival of the Islamic Heritage, a Kuwaiti charity. [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

World Assembly of Muslim Youth. Along with the MWL and IIRO, WAMY is one of the premier NGOs in Saudi Arabia. WAMY has offices worldwide and is funded by donations from wealthy Saudi merchants and prominent businesses, such as the Al Rajhi Banking Corporation, [REDACTED]. The Bin Ladin family probably contributes to WAMY, especially given that Abdallah Bin Ladin, Usama's half-brother, heads the WAMY office in Falls Church, Virginia. [REDACTED]

[REDACTED]

- [REDACTED] WAMY Chairman Abdallah Al-Muhaidib as a supporter of Usama Bin Ladin; [REDACTED] directed WAMY's East European Committee.
- [REDACTED]

WAMY has long been alleged to be a financier of Islamic extremists. [REDACTED] WAMY provides funding for the Palestinian Islamic Resistance Movement (HAMAS); Egypt's Islamic Jihad and Gama'at al-Islamiyya; and an Islamic movement in Kurdistan. WAMY also supports the Dutch office of the Saudi-supervised Al-Waqf Al-Islami; WAMY Secretary General Dr. Mani Al-Gohani (a.k.a. al-Jihani) and Imad al-Din Ismail Bakri, a representative of the Waqf office in Eindhoven, are longtime friends. [REDACTED]

[REDACTED]

[REDACTED]

WAMY has an office in Macedonia, [REDACTED] which has received financial support from the SHC and other Saudi NGOs.

[REDACTED] the Stalk of Goodness, an NGO established in 1991 by WAMY members, operated extensively in Albania and Macedonia. The latter office was shut down in February 1995 because the charity was channeling funds from Al Haramayn, the IIRO, and Waqf al-Islami to spread Islamic fundamentalism throughout Macedonia. [REDACTED]

[REDACTED]

[REDACTED]

• [REDACTED] WAMY Secretary General Dr. Mani al-Gohani had most of the authority over funding decisions. Gohani apparently appointed elders from affluent families to serve as deputies, but they reportedly served no function. Gohani himself decided the scope and scale of project funding. [REDACTED]

[REDACTED]

[REDACTED] WAMY funds have been distributed at conferences, official meetings, the hajj, or transferred through often-anonymous bank accounts. [REDACTED]

[REDACTED]

[REDACTED]



Al-Waqf Al-Islami. The Waqf Al-Islami Foundation is a Saudi-based NGO with a key office in Eindhoven, The Netherlands. The NGO is associated with Al-Haramayn and also follows the ultra-conservative Salafi Islamic doctrine, [REDACTED]

Al-Waqf Al-Islami is supported with funds raised from wealthy individuals and Arab Governments and from profits earned from business activities undertaken through its ownership in unspecified firms and financial institutions. Its leaders primarily are wealthy businessmen. [REDACTED]

[REDACTED] offices of the NGO--especially in Albania and the Netherlands--support and serve as a cover for Egypt's Al-Gama'at al-Islamiyya and Islamic Jihad terrorist groups. [REDACTED]

- The President of Waqf Al Islami is Shaykh Abdallah Othman Al-Hussaini, who heads the Halal Food Company in Saudi Arabia and--along with Haydar Muhammad Bin Ladin--is a member of the board of directors of the Geneva-based Dar al Maal al Islami.
- The Dutch office is headed by Imad El Din Ismail Bakri, a Sudanese *imam* and close friend of WAMY Secretary General Gohani. [REDACTED] Bakri has established ties to the Gama'at al Islamiyya. His deputy is Rashid Nafih, a Moroccan who also runs the office in Bosnia. [REDACTED]

### Saudi-Based NGOs: A Summary of US Links

Several of the Saudi-backed nongovernmental organizations that may be linked with Usama Bin Ladin also have US ties:

- Dr. Naji Nazir is Executive Vice President of Albaraka Bancorp (Texas) in **Houston**. Nazir also is on the board of trustees for the London-based Iqra Trust, an arm of the Saudi-based Iqra Foundation [REDACTED] this board is under the chairmanship of possible Usama Bin Ladin contact, Dr. Muhammad Abduh Yamani.
- The Islamic Relief Agency, also known as the Islamic African Relief Agency, has an office in **Columbia, Missouri**, according to *Dunn & Bradstreet*. The head of this office, Mubarak Hamed, also heads the Islamic Center of Central Missouri.
- Wan Muhammad Hasni Wan Sulaiman, a Malaysian national, is President and CEO of Abrar Investments in **Stamford, Connecticut**, according to *Dunn & Bradstreet*. [REDACTED] Sulaiman as the Malaysian representative of the Muwafaq Foundation, headed by Saudi national Yassin Qadi. [REDACTED] Abrar Investments is a wholly owned subsidiary of Abrar Group International (AGI) in Kuala Lumpur, which Sulaiman founded and directs; according to *Dunn & Bradstreet*, Yassin Qadi is a director on AGI's board.
- Abdallah Bin Ladin, Usama Bin Ladin's half-brother, heads the **Annandale, Virginia** office of the World Assembly of Muslim Youth, according to *Dunn & Bradstreet*.
- Ahmed Totonji is the former Saudi chief of the Ministry of Islamic Affairs office for Aid to Eastern Europe [REDACTED] Totonji heads the Saar Foundation in **Herndon, Virginia**, according to *Dunn & Bradstreet*. (S NF OC)

### Usama's Possible Links to the Saudi Business Community

Usama Bin Ladin may obtain financial support from or be involved in commercial ventures with some members of the Jeddah business community. Merchants in Jeddah and elsewhere in the Gulf reportedly donated millions of dollars to his government-sanctioned efforts during the Afghan war. Some may continue to share



his views and wittingly contribute to his cause; others may not realize that their contributions are financing terrorist activities. The individuals below are directors of Saudi-based financial institutions, some of which have been used by Usama's al-Qa'ida network:

- [REDACTED]  
Sudanese national and Saudi citizen *Salah al-Din Ahmad Idris*, the owner of the bombed El Shifa pharmaceutical factory in Khartoum and *Khalid Bin Mahfouz*, the majority owner of the Saudi National Commercial Bank (NCB). [REDACTED]
- Possible Usama Bin Ladin contact *Shaykh Muhammad Abduh Yamani* is on the boards of several of his brother-in-law Shaykh Kamel's Al Baraka Islamic financial institutions, including the Jeddah-based parent firm, Al Baraka Investment and Development Company. [REDACTED]  
Yamani is a shareholder in the Al Baraka Islamic Investment Bank and Director of Al-Ameen Securities Company and Al Tawfeek Company for Investment Funds in Manama; Al Baraka Bank Bangladesh; The International Investment Group in Kuwait; the Arabian Thai Investment Company in Bangkok.
- Members of the ultra-wealthy *Al Rajhi* family, which owns the Riyadh-based Al Rajhi Banking and Investment Company, probably are a source of financial support for Usama's al-Qa'ida organization. [REDACTED]  
[REDACTED] a "Shaykh Rajhi" [REDACTED]  
[REDACTED] deposited [REDACTED] into the  
bank accounts of the Maktab al-Khidamat. [REDACTED]



[REDACTED]

[REDACTED] some Al-Rajhi branches in Saudi Arabia have been used by members of the al-Qa'ida organization.<sup>12</sup>

- **Ahmed Saleh Jamjoom** heads Jamjoom for Vehicles and Equipment [REDACTED]
- [REDACTED]

Geneva. [REDACTED] Jamjoom also is a shareholder and director of Faisal Islamic Bank of Sudan; Chairman of Faisal Bank Ltd in Lahore, Pakistan; and a Director of Faysal Islamic Bank of Bahrain. [REDACTED]

[REDACTED]

**Usama's Outreach to Saudi Religious Figures**

Usama appears to be reaching out to certain recognized religious thinkers within the Saudi Government and some other senior members of the Saudi *ulema* (religious establishment). He may be doing this to curry religious sanction for his political message--although it is unlikely that these figures would support his terrorist actions--or to use these individuals as a conduit to deliver his message to the Al Saud.

[REDACTED]

*Shaykh Abd al-Aziz bin Abdallah bin Baz* is the Grand Mufti or chief religious figure in Saudi Arabia's religious hierarchy and Chairman of the Supreme Council of Ulema. [REDACTED]

*Shaykh Muhammad bin Salih al-Uthaymin* is Deputy Chairman of Saudi Arabia's Supreme Council of Ulema and the Kingdom's second-highest ranking cleric. He also is *imam* (prayer leader) of the grand mosque in Unayzah and the preeminent religious authority in the conservative heartland of Saudi Arabia's Qassim province. [REDACTED]

*Shaykh Ali Abd al Rahman al-Hudhayfi* is one of the country's foremost clerics and formerly one of four imams presiding over services at the Prophet's Mosque in Medina--Islam's second holiest site. [REDACTED]

[REDACTED]

[REDACTED]



### Some Questionable Ties to Saudi Government Officials

[REDACTED] probable Saudi Government officials as supporters of Usama Bin Ladin; however, there is no reporting to corroborate that they have provided any kind of material support to Usama or his al-Qa'ida organization;

[REDACTED]

**APPENDIX****Bin Ladin Family Businesses**

[REDACTED] key members of the Bin Ladin family operate or hold executive positions on some 65 corporations worldwide. Although best known for their construction conglomerate, the family runs or has otherwise invested in an empire of firms involved in a diverse array of fields. This appendix lists commercial affiliations of the Bin Ladin family by geographic region and family member:

***Middle East*****Businesses with Bakr Bin Ladin listed as an executive:**

1. Saudi Company for Import and Export Paper Ltd  
Al Bawadi District  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Director**

*Business Description: Printing & Writing Paper*

2. Saudi Cable Company  
Abdallah Balkhair Street  
Jeddah, Saudi Arabia

**Bakr Bin Ladin**

*Business Description: Drawing and Insulating of Nonferrous Wire*

3. Saudi Bin Ladin Group Industrial and Power Projects  
Prince Abdulla St.  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Chairman**

Ghaleb Bin Ladin

Thabit Bin Ladin

*Business Description: General Contractors - Nonresidential Buildings*

4. Saudi Bin Ladin Group  
Prince Abdallah Street - Al Rawdah District  
Jeddah, Saudi Arabia

Bin Ladin Family (60 members) - Partner

**Bakr Bin Ladin**

Yahya Bin Ladin

Ghalib Bin Ladin

Haydar Bin Ladin

Ahmed Bin Ladin

*Business Description: General Contractors, Other Than Single Family Houses*

5. Saudi Bin Ladin Group  
Al Rawdah District  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Managing Director**

Thabit Bin Ladin

*Business Description: General Contractors - Nonresidential Buildings*

6. Saudi Bin Ladin Group Industrial and Power Projects  
10th Floor, Bin Ladin Plaza  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Director**

Henry Sarkissian

*Business Description: Special Trade Contractors*

7. Saudi Bin Ladin Group (Operation and Maintenance)  
Ibrahim Foudah Street  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Chairman**

Yahya Bin Ladin

*Business Description: Special Trade Contractors*



8. Muhammad Bin Ladin Organization  
Kilo 7  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Chairman**

Yahya Bin Ladin

Ghalib Bin Ladin

Haydar Bin Ladin

*Business Description: Special Trade Contractors*

9. Bin Ladin Aviation  
Prince Abdallah Street  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Chairman**

*Business Description: Transportation Services, NEC*

10. Bin Ladin Telecommunication Co. Ltd  
Prince Majed Street  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Chairman**

Muhammad Bin Ladin

*Business Description: Office Equipment*

11. Bin Ladin Telecommunications Co. Ltd  
Prince Majid Street  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Chairman**

Saleh Awadh Bin Ladin

*Business Description: Electronic Parts and Equipment*

12. Bin Ladin Organization  
Bin Ladin Compound  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Partner**

Yahya Bin Ladin

Omar Bin Ladin

Hasan Bin Ladin

Ghaleb Bin Ladin

Mahrous Bin Ladin

*Business Description: Wholesale Durable Goods, NEC*

13. Bin Ladin Organization  
Bin Ladin Plaza  
Jeddah, Saudi Arabia

Salem Bin Ladin - President

Hasan Bin Ladin

**Bakr Bin Ladin**

Ghaleb Bin Ladin

Omar Bin Ladin

Mahrous Bin Ladin

*Business Description: Construction Materials, NEC*

14. Bin Ladin Organization  
Kilo 7  
Jeddah, Saudi Arabia

Yahya Muhammad Bin Ladin - Chairman

**Bakr Bin Ladin**

Omar Bin Ladin

Hasan Bin Ladin

Tariq Bin Ladin

*Business Description: General Contractors - Nonresidential Buildings*

15. Bin Ladin Aviation  
Prince Abdallah Street  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Partner**

Thabet Bin Ladin

Omar Bin Ladin

Mahrous Bin Ladin

Hasan Bin Ladin

Khaled Bin Ladin

*Business Description: Air transportation Scheduled*

16. United Spare Parts Company Limited  
Industrial Estate  
Jeddah, Saudi Arabia

**Bakr Bin Ladin**

*Business Description: Molded, Extruded & Lathe-Cut Rubber Goods*

17. Saudi Company for Papers Import and Export LLC  
Al Batha District  
Riyadh 11421 Saudi Arabia

**Bakr Bin Ladin**

*Business Description: Converted Paper & Paperboard Products*

18. International Food Industries  
KM62  
Cairo, Egypt

Haydar Bin Ladin - Chairman and CEO

**Bakr Bin Ladin**

Tariq Bin Ladin

*Business Description: Candy & Confectionery Products*

19. Investcorp Bank EC  
Investcorp House  
Manama, Bahrain

**Bakr Bin Ladin**

*Business Description: Functions Related to Depository Banking*

20. Bin Ladin Contracting Ltd.  
Bin Ladin Building, Ground Floor  
Deira, United Arab Emirates

**Bakr Bin Ladin**

*Business Description: General Contractors - Non Residential Buildings*



21. Salem Agencies and Services  
Hamad Al Hageel Street  
Jeddah, Saudi Arabia

**Bakr Bin Ladin - Director**

Ghaleb M. Bin Ladin

*Business Description: Electrical Apparatus & Equipment*

Businesses not previously listed with Yahya Bin Ladin as an executive:

22. Saudi Bin Ladin LLC  
Farazdag Street  
Riyadh 11411 Saudi Arabia

**Yahya Bin Ladin - Chairman**

*Business Description: General Contractors, Other Than Single Family Houses*

23. Societe Libanaise Pour Le Developpement et la Reconstruction Du Centre  
Ville De Beyrouth - Solidere SAL  
Bit Building  
Beirut, Lebanon

**Yahya Muhammad Awad Bin Ladin**

*Business Description: General Contractors*

Businesses not previously listed with Tariq Bin Ladin as an executive:

24. International Computer Co Ltd.  
Khoja Building  
Jeddah, Saudi Arabia

**Tariq Bin Ladin - Partner**

*Business Description: Computers & Computer Peripheral Equipment & Software*

25. Tariq Muhammad Bin Ladin Ceramic & Sanitaryware Est.  
Corner of Khalid Bin al Waleed Street and Palestine  
Jeddah, Saudi Arabia

**Tariq Bin Ladin - Proprietor**

*Business Description: Lumber & Other Building Materials Dealer*

Businesses not previously listed with Haydar Bin Ladin as an executive:

26. Al Khairat Corporation for Trading & Contracting  
Middle East Centre  
Jeddah, Saudi Arabia

**Haydar M. Bin Ladin - Proprietor**

*Business Description: Stationery & Office Supplies*

27. Bin Ladin Industrial Co. Ltd.  
Phase 4 - Junction of Road 410 and Street 407  
Jeddah, Saudi Arabia

**Haydar Bin Ladin**

*Business Description: Steel Works & Blast Furnaces*

28. Islamic Investment Company of the Gulf  
United Bank Building  
Manama, Bahrain

**Haydar Bin Ladin**

*Business Description: Investment Advice*

29. Al Khairat Stationary Corp.  
Mushrafa District  
Jeddah, Saudi Arabia

**Haydar Bin Ladin - Proprietor**

Businesses not previously listed with Issa M. Bin Ladin as an executive:

30. Issa Bin Ladin Organization  
Kilometre 7  
Jeddah, Saudi Arabia

**Issa M. Bin Ladin - Proprietor**

*Business Description: General Contractors - Nonresidential Buildings*

31. A V K Saudi Valves Manufacturing Company Ltd  
4 Phase  
Jeddah, Saudi Arabia

**Issa Bin Ladin - Director**

*Business Description: Valves & Pipe Fittings, NEC*

32. Technical Agencies Co. Ltd  
Hail Street  
Jeddah 21492 Saudi Arabia

**Issa Muhammad Awad Bin Ladin - Managing Director**

Badr Ahmed Muhammad Bin Ladin

*Business Description: Plumbing & Heating Equipment & Supplies*

33. Issa Bin Ladin Electric Co. Ltd  
PO Box 14141  
Jeddah, Saudi Arabia

34. Issa Bin Ladin Organization  
Kilo 7  
Jeddah, Saudi Arabia

**Issa Bin Ladin - Proprietor**

*Business Description: Heavy Construction, NEC*

Businesses not previously listed with Hasan Bin Ladin as an executive:

35. Arabian Elevator & Escalator Co. Ltd.  
Al Hamra District  
Jeddah, Saudi Arabia

**Hasan M. Bin Ladin**

*Business Description: Elevators & Moving Stairways*

36. I-Hasan Medical Equipment  
Al Hasan Centre  
Jeddah, Saudi Arabia

**Hasan M. Bin Ladin - Proprietor**

*Business Description: Medical, Dental & Hospital Equipment & Supplies*



37. Al Hasan Medical Equipment  
Al Hasan Center  
Jeddah, Saudi Arabia

**Hasan M. Bin Ladin - Proprietor**

*Business Description: Medical, Dental & Hospital Equipment & Supplies*

Businesses not previously listed with Muhammad Abdallah Bin Ladin as an executive:

38. Muhammad Abdallah Bin Ladin Est. for Office Equipments  
Al Jameah Street  
Jeddah, Saudi Arabia

**Muhammad Abdallah Bin Ladin - Proprietor**

Fadel Bin Ladin

*Business Description: Office Equipment*

Businesses not previously listed with Khalil Muhammad Bin Ladin as an executive:

39. Khalil Muhammad Bin Ladin Establishment  
Al Andalous Street  
Jeddah, Saudi Arabia

**Khalil Muhammad Bin Ladin - Proprietor**

*Business Description: Toys & Hobby Goods & Supplies*

Businesses not previously listed with the late Salem M. Bin Ladin as an executive:

40. Bin Ladin Organization for General Contracting  
Dubai - Sharjah Road  
Deira, United Arab Emirates.

**Salem M. Bin Ladin**

*Business Description: General Contractors - Non- Residential Buildings*

41. Saudi American General Electric  
Al Murabaa District  
Riyadh 11433 Saudi Arabia

Abulghafar Jamjom  
**Salem Bin Ladin**  
*Business Description: Electrical Work Contractors*

Businesses not previously listed with **Khalid Bin Ladin** as an executive:

42. Khaled Bin Ladin Factory for Chemical Products Ltd  
Alkharj Street  
Riyadh, Saudi Arabia

**Khalid Bin Ladin**  
*Business Description: Concrete Block & Brick*

Businesses not previously listed without named executive:

43. Saudi Bin Ladin Group  
3rd Circle, Insurance Bldg.  
Amman, Jordan

*Business Description: Electrical Work Contractors*

**Europe**

Businesses with **Bakr Bin Ladin** listed as an executive:

44. SBG UK Ltd.  
66 Lincolns Inn Fields  
London, United Kingdom

**Bakr Bin Ladin - Director**  
*Business Description: Business Services*

Businesses with **Hasan Bin Ladin** listed as an executive:

45. Saudi Petroleum Group BV  
Karspeldreef 2  
Amsterdam, Netherlands

**Hasan Bin Ladin**  
*Business Description: Petroleum and Petroleum Products*

46. MIDDLE EAST International Group MEIG AG  
Bahnhofstrasse 52  
Zurich, Switzerland

**Hasan Bin Ladin**

*Business Description: Management Consulting Services*

Businesses with Yeslam Bin Ladin listed as an executive:

47. Saudi Investment Company Sico SA  
Rue Francois - Lefort 2  
Geneva, Switzerland

**Yeslam Bin Ladin - President Board of Directors**

*Business Description: Management Investment Companies*

48. Avcon Business Jets Geneva SA  
Rue Francois-Le-Fort 2  
Geneva, Switzerland

**Ladin Yeslam Bin - President of Board of Directors**

*Business Description: Air Transportation, Scheduled*

Businesses with unidentified or unknown executive:

49. Femte Gear I/S  
Vrkstedsgarden 7  
Albertslund, Denmark

**Jonas Khalid MA Bin Ladin**

*Business Description: Computer Maintenance & Repair*

50. Fleet Bin Ladin Ltd  
288 Church Street  
Blackpool, Lancashire, United Kingdom

51. Visby Investments BV  
Koningstraat 34  
Amsterdam, Netherlands

**S.Y.M. Bin Ladin**

*Business Description: Operators of Dwellings other than Apartment Buildings*



52. Bin Ladin London Ltd  
71 Chiltern Court  
London, United Kingdom

### ***South East Asia***

#### **Businesses with Omar Bin Ladin listed as an executive:**

53. Samak Aquaculture SDN BHD  
Samak Aquaculture Complex  
Ayer Itam, Kedah, Malaysia

##### **Omar Bin Ladin**

*Business Description: Animal Specialties*

54. Saudi Bin Ladin Group SDN BHD  
12 A & B 12th Floor UBN Tower  
Kuala Lumpur, Malaysia

##### **Omar M. Bin Ladin - Director**

*Business Description: Offices and Holding Companies, NEC*

#### **Businesses with unknown executive:**

55. Bin Ladin International SDN BHD  
12 A & B 12th Flr, UBN Tower  
Kuala Lumpur, Malaysia

*Business Description: General Contractors - Single Family Houses*

### ***North America***

#### **Businesses with Yahya Bin Ladin listed as an executive:**

56. Hybridon Inc  
155 Fortune Blvd.  
Milford, MA 01757-1746 USA

##### **Yahya Bin Ladin - Principal Stockholder**

*Business Description: Pharmaceutical Preparation*

Business with **Ahmed Bin Ladin** listed as an executive:

57. Georgia Southeastern Corporation  
Industrial Park  
Hardeeville, South Carolina, USA

**Ahmed Bin Ladin**

*Business Description: Operators of Nonresidential Buildings*

Businesses with **Khalil Bin Ladin** listed as an executive:

58. B I N Corporation  
15260 Ventura Boulevard  
Van Nuys, California, USA

**Khalil M. Bin Ladin - Chairman of the Board**

*Business Description: Toys & Hobby Goods & Supplies*

Businesses with **Abdallah Bin Ladin** listed as an executive:

59. World Assembly of Muslim Youth  
4300 Evergreen Lane  
Annandale, VA 220033214, United States

**Abdallah Bin Ladin**

*Business Description: Individual and Family Social Services*

60. Schwaubenland Express Motors, Inc.  
5995 Mira Mesa Blvd.  
San Diego, California, USA

**Abdallah Bin Ladin**

*Business Description: Motor Vehicle Dealer*

Businesses with unknown executive:

61. Bin Ladin Houston  
1109 Fannin Bank Building  
Houston, Texas, USA

*Business Description: Management Services*

62. Bin Ladin Organization  
1225 Franklin Ave  
Garden City, New York, USA

*Business Description: Investment Advice*

63. Bin Ladin Aviation  
557 Sandau Rd.  
San Antonio, Texas, USA

*Business Description: Management Consulting Services*

64. Bin Ladin Aviation  
Charleston, West Virginia, USA

*Business Description: Computer Services*

65. Bin Ladin  
656 Fannin Holcomb Bldg  
Houston, Texas, USA

*Business Description: Management Consulting Services*